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4 Attorney for Debtors Jesper Lundbaek and Ronda Gae Lundbaek
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8 UNITED STATES BANKRUPTCY COURT
9 NORTHERN DISTRICT OF CALIFORNIA, SANTA ROSA DIVISION

10 In Re:

11 JESPER LUNDBAEK,
12 RONDA GAE LUNDBAEK

13 Debtors.

14 SSN : XXX-XX-5411
15 SSN : XXX-XX-2193
16
17
18
19

Case No. 15-30456

Chapter 13

DECLARATION OF DEBTORS RE
FRAUDULENT DEED OF TRUST

Court: Hon. Alan Jaroslovsky
99 South E Street
Santa Rosa, California
95404

20
21 We, JESPER LUNDBAEK and RONDA GAE LUNDBAEK, declare as follows:
22

23 1. We are over eighteen (18) years old, and have personal knowledge of the facts
24 stated in this declaration, and if called as a witness, could and would testify competently to the
25 truth of the facts as stated herein.

26 2. We are the debtors in that chapter 13 bankruptcy case referenced above.

27 3. On April 16, 2015 our counsel received an email communication from Charles E.
28 Katz, senior counsel for Northwest Trustee Services, Inc..

1 4. In this email, Mr. Katz informed our counsel that a deed of trust dated April 12,
2 2015 had been prepared which purports to represent that we loaned \$19,750.00 to Vicky Kelly,
3 and that this loan was secured by this deed of trust by that real property located at 1912 Fallon
4 Lane, Modesto, California and apparently owned by Vicky Kelly. A copy of this deed of trust is
5 attached hereto and marked as Exhibit A.

6 5. We have never had any interest in the property located at 1912 Fallon Lane,
7 Modesto, California.

8 6. We have never lent any money to Vicky Kelly, have never executed any
9 promissory note of any kind with anyone named Vicky Kelly, and have no knowledge of why
10 either of our names would appear on any documents associated with Vicky Kelly or the property
11 located at 1912 Fallon Lane, Modesto, California.

12 7. Based on the information provided by Mr. Katz, we believe the deed of trust
13 attached hereto as an exhibit is fraudulent, and was created for the purpose of using the
14 automatic stay from our case to prevent a foreclosure on the property located at 1912 Fallon
15 Lane, Modesto, California.

16
17 Pursuant to 28 U.S.C. § 1746, we declare under penalty of perjury under the laws of the
18 State of California and the laws of the United States that the foregoing is true and correct.
19 Executed at San Anselmo, California on the date referenced below.

20 Dated: April 16, 2015


Jesper Lundbaek

22
23 Dated: April 16, 2015



Ronda Gae Lundbaek

EXHIBIT A

Thomas P. Kelly III, SBN 230699
50 Old Courthouse Square, Suite 609
Santa Rosa, California, 95404-4926
Telephone : 707-545-8700
Facsimile : 707-542-3371
Email : tomkelly@sonic.net

RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

A.P.N. 065-011-055

Order No.:

Escrow No.:

DEED OF TRUST WITH ASSIGNMENT OF RENTS (SHORT FORM)

This DEED OF TRUST, made 04/12/2015, between
Vicky L Kelly, herein called TRUSTOR,
 whose address is 1912 Fallon Ln, Modesto CA 95355,
 FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation, herein called TRUSTEE, and
Jasper Lundbaek, herein called BENEFICIARY,
 WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the
Modesto, County of Stanislaus, State of California, described as:

See "Exhibit A" Attached hereto

together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits for the purpose of securing (1) payment of the sum of \$19,750 with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and extensions or renewals thereof, (2) the performance of each agreement of Trustor incorporated by reference or contained herein and (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious deed of trust recorded in Orange County August 17, 1964, and in all other counties August 18, 1964, in the book and at the page of Official Records in the office of the county recorder of the county where said property is located, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE
Alameda	1288	556	Kings	858	713	Placer	1028	379	Sierra	38	187
Alpine	3	130-31	Lake	437	110	Plumas	166	1307	Siskiyou	506	762
Amador	133	438	Lassen	192	367	Riverside	3778	347	Solano	1287	621
Butte	1330	513	Los Angeles	T-3878	874	Sacramento	5039	124	Sonoma	2067	427
Calaveras	185	338	Madera	911	136	San Benito	300	405	Stanislaus	1970	56
Colusa	323	391	Marin	1849	122	San Bernardino	6213	768	Sutter	655	585
Contra Costa	4684	1	Mariposa	90	453	San Francisco	A-804	596	Tehama	457	183
Del Norte	101	549	Mendocino	667	99	San Joaquin	2855	283	Trinity	108	595
El Dorado	704	635	Merced	1660	753	San Luis Obispo	1311	137	Tulare	2530	108
Fresno	5052	623	Modoc	191	93	San Mateo	4778	175	Tuolumne	177	160
Glenn	469	76	Mono	69	302	Santa Barbara	2065	881	Ventura	2607	237
Humboldt	801	83	Monterey	357	239	Santa Clara	6626	664	Yolo	769	16
Imperial	1189	701	Napa	704	742	Santa Cruz	1638	607	Yuba	398	693
Inyo	165	672	Nevada	363	94	Shasta	800	633			
Kern	3756	690	Orange	7182	18	San Diego	SERIES 5 Book 1964, Page 149774				

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivisions A and B, (identical in all counties, and printed on pages 3 and 4 hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed the maximum allowed by law.

The undersigned Trustor, requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

Dated 04/12/2015

Vicky Kelly
Trustor **Vicky L Kelly**

STATE OF CALIFORNIA

COUNTY OF Stanislaus

Trustor

On 04/12/2015 before me,

Karen Lynn Kindig

personally appeared

Vicky L Kelly

Trustor

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~ are subscribed to the within instrument and acknowledged to me that ~~he~~ ~~she~~ ~~they~~ executed the same in ~~his~~ ~~her~~ ~~their~~ authorized capacity(ies), and that by ~~his~~ ~~her~~ ~~their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Trustor

I certify under the PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Karen Lynn Kindig (Notary seal)
Signature



WORLD SAVINGS BANK, FSB

EXHIBIT "A"
LEGAL DESCRIPTION

LOAN NO. 0020445433

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF STANISLAUS
STATE OF CALIFORNIA * * * * *, DESCRIBED AS FOLLOWS:

Order No. 918240

EXHIBIT "ONE"

Lot 6, in Block 12821, of SYLVAN VILLAGE NO. 2, as per map filed October 13, 1956 in
Volume 21 of Maps, at Page 26, Stanislaus County Records.

GF430A1 (02.19.01/1-01) RMA
REV. (07.15.01/2-01)

CA